Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 1 of 70

Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Dahnshiel	
		First name	First name
	Write the name that is on	s	
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Hobson	
	license or passport	Last name	Last name
	Bring your picture		
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
_			
2.	All other names you have used in the last		First name
	8 years	i ii st ii di ile	Histilane
	o years	Middle name	Middle name
	Include your married or	Mason	This die Halle
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits	XXX - XX- 3875	xxx - xx-
	of your Social Security number or		
	federal Individual	OR	OR
	Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)		

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 2 of 70

Debtor 1 Dahnshiel First Name	S Middle Name	Hobson Last Name	Case number (if known)
	About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any	business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name		Business name
8 years Include trade names and	Business name		Business name
doing business as names	EIN		EIN
	EIN		EIN
5. Where you live	9557 S. Emerald Ave		If Debtor 2 lives at a different address:
	Number Street		Number Street
	Chicago Illino City State		City State Zip Code
	Cook County		County
	If your mailing address above, fill it in here. No notices to you at this mai	s is different from the one ote that the court will send any ling address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street		Number Street
	City S	State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:		Check one:
to file for bankruptcy		ys before filing this petition, I ha onger than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason	n. Explain. (See 28 U.S.C. §§ 14	08.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 3 of 70

Debtor 1 Dahnshi		S	Hobson		Case number (if kno	own)
First Nan		Middle Nan				
Part 2: Tell th	e Court Abo	ut Your Bankrup	tcy Case			
 The chapte Bankruptcy are choosis under 	Code you		n brief description of each, n B2010)). Also, go to the to			C. § 342(b) for Individuals Filing for opriate box.
8. How you w fee	ill pay the	more details cashier's che may pay with I need to pay Individuals to judge may, b the official poyou choose to	about how you may pay ck, or money order If you a credit card or check words the fee in installments of Pay Your Filing Fee in the fee be waived (Yout is not required to, was overty line that applies to	r. Typically, if your attorney is vith a pre-printe s. If you choose Installments (Courant may request vive your fee, and your family side out the Application.	ou are paying the submitting your ed address. this option, sig official Form 103 this option only d may do so onl ze and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, it payment on your behalf, your attorney an and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you fi bankruptcy last 8 years	within the	✓ No. Yes. District District District		When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any barcases pende being filed spouse who filing this cayou, or by a partner, or affiliate?	ling or by a b is not ase with business	Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you ren residence?		✓ No.	r landlord obtained an evi			you want to stay in your residence? St You (Form 101A) and file it with

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 4 of 70

Debtor 1 Dahnshiel Hobson S __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 5 of 70

 Debtor 1
 Dahnshiel
 S
 Hobson
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 6 of 70

Debtor 1 Dahnshiel First Name	S Middle Name	Hobson Last Name	Case number (if known)				
	estions for Reporting						
16. What kind of debts do you have?	16a. Are your debts "incurred by an No. Go to I Yes. Go to 16b. Are your debts money for a bu No. Go to I Yes. Go to	s primarily consumer debtor individual primarily for a prime 16b. line 17. s primarily business debts usiness or investment or thrine 16c.	personal, family, or househouse Prough the operation of the	s that you incurred to obtain business or investment.			
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing und expenses are	under Chapter 7. Go to line 1 der Chapter 7. Do you estima e paid that funds will be availa	te that after any exempt prop	erty is excluded and administrative d creditors?			
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,001	-5,000 -10,000 1-25,000	25,001-50,000 50,001-100,000 More than 100,000			
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mil	00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mil	00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
Part 7: Sign Below							
For you	correct. If I have chosen to fil of title 11, United Stander Chapter 7. If no attorney represe out this document, I	le under Chapter 7, I am aw ates Code. I understand the ents me and I did not pay o have obtained and read the	vare that I may proceed, if e e relief available under each or agree to pay someone wh e notice required by 11 U.S				
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
	/s/ Dahnshiel H		Signature of D	obtor 2			
	Signature of Debto	or 1 6/28/2017	Signature of D Executed on				
	_	MM / DD / YYYY		MM / DD / YYYY			

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 7 of 70

Debtor 1 Dahnshiel	S	Hobson	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in \	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the i	nformation in the sched	lules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		•
need to file this page.	/s/ Morsheda Hash	em	Date	6/28/2017
	Signature of Attorney			IM / DD / YYYY
	Morsheda Hashem			
	Printed name			
	0 11 5			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374973	- "	
	Contact phone	3122314813	Email address	mhashem@semradlaw.com
	Bar number		State	

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 8 of 70

Fill in this information to identify your case:								
Debtor 1	Dahnshiel	S	Hobson					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
			(State)					
Case number (If known)								

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$11,100.00
1c. Copy line 63, Total of all property on Schedule A/B	\$11,100.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule	D \$24,662.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$2,775.00
Your total liabilit	\$27,437.00
Part 8: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,927.23
5. Schedule J: Your Expenses (Official Form 106J)	\$2,342.00

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 9 of 70

Debt	or 1 Dahnshiel	S	Hobson	Case number (if known)							
	First Name	Middle Name	Last Name								
Part 4	Answer These Qu	estions for Administrat	tive and Statistical Record	<u> </u>							
6. Are you filing for bankruptcy under Chapters 7, 11, or 13?											
No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.											
-	✓ Yes.										
Ľ	1 100.										
7. W	7. What kind of debt do you have?										
V	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal,										
	family, or household pu	rpose. 11 U.S.C. § 101(8). I	Fill out lines 8-10 for statistical pu	urposes. 28 U.S.C. § 159.							
		marily consumer debts. You ith your other schedules.	ou have nothing to report on this	part of the form. Check this box and	submit						
		,									
		our Current Monthly Incom Form 122B Line 11; OR , Fo	ne: Copy your total current month	nly income from Official	\$2,301.48						
	omi izza-i Line ii, On ,	FOIII 122B LIIIe 11, OR , FO	UIIII 1220-1 LIII e 14.								
9.	Copy the following speci	ial categories of claims fro	om Part 4, line 6 of Schedule E	:/F:							
	From Bort 4 on Sobodule	Total claim									
	From Part 4 on Scheduk	E/F, copy the following:		rotal Clailli							
	9a. Domestic support obli	gations (Copy line 6a.)	\$0.00								
	Ob. Taxas and and describe	o delete como de como	orand (Ones Para Ob.)	\$0.00	_						
	9b. Taxes and certain other	er debts you owe the govern	ment. (Copy line 6b.)	<u>-</u>	_						
	9c. Claims for death or per	rsonal injury while you were	intoxicated. (Copy line 6c.)	\$0.00	_						
	On Obligations origina out	of a concretion corresponds	\$0.00	_							
	0 0	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)			_						
			\$0.00								
	91. Debts to pension or pro-	otit-sharing plans, and other	similar debts. (Copy line 6h.)		_						
	9g. Total. Add lines 9a th	rough 9f.		\$0.00							

\$0.00

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 10 of 70

Fill in this	information to	identify your c	ase:					
Debtor 1	Dahnsh		S		Hobson			
Debtor 2	First Na	ıme	Middle N	ame	Last Name			
(Spouse, if fi	First Na	ıme	Middle N	ame	Last Name			
United Sta	ates Bankrupto	y Court for the:	Northern		District of Illinois (State)			
Case num (If known)	nber				(Otato)			
Officia	al Form 1	106A/B						Check if this is an amended filing
Sche	dule A/I	B: Prope	rty					12/1
category vresponsib write your Part 1:	where you thi le for supplyir name and ca Describe Ea	nk it fits best. E ng correct infor nse number (if k ach Residenc	e as complete a mation. If more s nown). Answer e e, Building, Lar	nd acc pace is very qu nd, or	sset only once. If an assurate as possible. If two seeded, attach a separatestion. Other Real Estate Yoresidence, building, land	married people a ate sheet to this u Own or Have	re filing together, both a form. On the top of any a an Interest In	are equally
✓	No. Go to Pa	rt 2				, o. oa. p. opo		
1.1		the property?	other description	☐ Si	is the property? Check a ngle-family home uplex or multi-unit building ondominium or cooperativ anufactured or mobile hor	g re	the amount of any secu	claims or exemptions. Put ared claims on Schedule D: aims Secured by Property. Current value of the portion you own?
	Number City	Street State	Zip Code	In	and vestment property meshare ther		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
				one. D D At	ebtor 1 only ebtor 2 only ebtor 1 and Debtor 2 only t least one of the debtors a	nd another	(see instructions)	ommunity property
If you	own or have r	nore than one, li	st here:	p. 5p.		·· <u>·</u>		
1.2			other description	Si D C M	is the property? Check a ngle-family home uplex or multi-unit building ondominium or cooperativ anufactured or mobile hor	g re	the amount of any secu	claims or exemptions. Put tred claims on Schedule D: times Secured by Property. Current value of the portion you own?
	Number	Street State	Zip Code	Ħ	vestment property meshare ther		Describe the nature of interest (such as fee state the entireties, or a life	simple, tenancy by
				one. D D At	ebtor 1 only ebtor 2 only ebtor 1 and Debtor 2 only t least one of the debtors a	nd another	(see instructions)	ommunity property

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 11 of 70

Debtor 1		S	Hobson Case nu	ımber (if known)	
	First Name	Middle Name	Last Name		_
1.3	et address, if available, or o	[What is the property? Check all that apply. Single-family home	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
	3. a.a., 5.50, 1. a.a., a.a., 5, 61 6	[Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
Nun	nber Street	Zip Code	Land Investment property Timeshare	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
City	State		Other Who has an interest in the property? Check on Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this in	e. (see instructions)	mmunity property
		•	property identification number:		
	ve attached for Part 1. W		all of your entries from Part 1, including any e ere. ▶	ntries for pages	
Do you ow you own tl	hat someone else drives. If	equitable interest you lease a vehicle, a	in any vehicles, whether they are registered also report it on Schedule G: Executory Contracts		
S. Cars, va		ulity vernoles, motoro	cycles		
3.1	Make Model: Year:	Hyundai Elantra 2015	Who has an interest in the property? Checone. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information: 2015 Hyundai Elantra	50200	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$9750.00	Current value of the portion you own? \$9750.00
			Check if this is community property (so instructions)	ee	
3.2	Make Model: Year:		Who has an interest in the property? Checone. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims <i>Secured by Property</i> .
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
			At least one of the debtors and another Check if this is community property (so instructions)	ee	

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 12 of 70

	Dahnshiel	S	Hobson	Case numb	ei (ii kriowri)	
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the p	roperty? Check		claims or exemptions. P
	Model:		one.			red claims on Schedule
	Year:		Debtor 1 only		Creditors vvno Have Cla	nims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	/	entire property?	portion you own?
			At least one of the debtors	and another		·
			Check if this is communi	tv nronertv (see		
			instructions)	1) P. CPC. 1) (000		
3.4	Make		Who has an interest in the p	roperty? Check	Do not deduct secured	claims or exemptions. P
0	Model:		one.	operty: oneon		red claims on <i>Schedule</i>
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	/	entire property?	portion you own?
			At least one of the debtors			
			Check if this is communi	tv nronertv (see		
				ty proporty (coc		
Exan			instructions) ner recreational vehicles, other voltage in the state of the state o			
Exan	nples: Boats, trailers, motor No Yes Make		ner recreational vehicles, other vehicles, other vehicles, must be seen that the seen that the period of the seen that the seen	otorcycle accessor	Do not deduct secured	•
Exan	nples: Boats, trailers, motor No Yes		mer recreational vehicles, other very strict of the strict	otorcycle accessor	Do not deduct secured the amount of any secu	ıred claims on <i>Schedule</i>
Exan	nples: Boats, trailers, motor No Yes Make Model:		who has an interest in the prone. Debtor 1 only	otorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 2 only	otorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Property Current value of the
Exan	nples: Boats, trailers, motor No Yes Make Model: Year:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 2 and Debtor 2 only	otorcycle accessor roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 2 only At least one of the debtors	otorcycle accessor roperty? Check / and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Property Current value of the
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 2 and Debtor 2 only	otorcycle accessor roperty? Check / and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi	otorcycle accessor roperty? Check / and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property?	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions) Who has an interest in the prone.	otorcycle accessor roperty? Check / and another ty property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	claims on Schedule sims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions) Who has an interest in the properties of the properties of the debtors instructions.	otorcycle accessor roperty? Check / and another ty property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions) Who has an interest in the prone.	otorcycle accessor roperty? Check / and another ty property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions) Who has an interest in the prone. Debtor 1 only	otorcycle accessor roperty? Check and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P tred claims on Schedule hims Secured by Property
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the prone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is communi instructions) Who has an interest in the prone. Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 1 only Debtor 1 only	otorcycle accessor roperty? Check and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P ared claims on Schedule hims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions) Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only	roperty? Check and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P ared claims on Schedule hims Secured by Property Current value of the

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 13 of 70

Hobson Debtor 1 Dahnshiel Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bedroom Set \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$250.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$225.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$975.00 for Part 3. Write that number here

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 14 of 70

Debtor 1 Dahnshiel Hobson Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$25.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$350.00 17.1. Checking account: Chase 17.2. Checking account: 17.3. Savings account: Chase \$0.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 15 of 70

Debt	tor 1 Dahnshiel	S	Hobson	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe	checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in If) thrift savings accounts	s, or other pension or profit-sharing plans	
	No No	11 t, 211101 t, 100 g11, 101(11), 100(0)	,, anni savingo associnto	, or other perioder or profit offairing plane	
		Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:			
	separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		d deposits you have made so that with landlords, prepaid rent, public Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			. <u> </u>
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	r a number of years)	
	✓ No Yes	Issuer name and description:			

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 16 of 70

Debt	or 1 Dahnshiel First Name		S Middle Name	Hobson Last Name	Case number (if known)	
24.		n education IRA. in			r under a qualified state tuition program.	
		530(b)(1), 529A(b), a				
	✓ No Vos	Institution name and	d description. Se	eparately file the records of any i	nterests.11 U.S.C. § 521(c):	
	Yes					
25.		ible or future intere or your benefit	ests in property	y (other than anything listed i	n line 1), and rights or powers	
	✓ No					
	Yes. Desc	ribe				
	_		_			
26.		_		s, and other intellectual propo eeds from royalties and licensing	= -	
	✓ No					
	Yes. Desc	ribe				
	-					
27.		nchises, and other of Iding permits, exclusi			quor licenses, professional licenses	
	✓ No					
	Yes. Desc	ribe				
Mor	ney or proper	ty owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper					portion you own?
	Tax refunds ov	ved to you				portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov		ether		Federal:	portion you own? Do not deduct secured
	Tax refunds ov No Yes. Give s abou you a	ved to you	ıs		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov ✓ No — Yes. Give s abou you a and t	ved to you pecific information t them, including whater the return the tax years	ıs			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov No Yes. Give s abou you a and t	ved to you pecific information t them, including whilready filed the return the tax years	ns	support, child support, mainter	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s abou you a and t	ved to you pecific information t them, including whilready filed the return the tax years	ns	support, child support, mainter	State: Local: ance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	ved to you pecific information t them, including whilready filed the return the tax years	imony, spousal s	support, child support, mainter	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	ved to you specific information t them, including whater the return the tax years t due or lump sum ali	imony, spousal s	support, child support, mainter	State: Local: ance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	ved to you specific information t them, including whater the return the tax years t due or lump sum ali	imony, spousal s	support, child support, mainter	State: Local: ance, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	ved to you specific information t them, including whater the return the tax years t due or lump sum ali	imony, spousal s	support, child support, mainter	State: Local: ance, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	ved to you specific information t them, including whater the return the tax years t due or lump sum ali	imony, spousal s	support, child support, mainter	State: Local: ance, divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount	pecific information t them, including whilready filed the return the tax years t due or lump sum ali especific information	imony, spousal s		State: Local: ance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past No Yes. Give s Other amount Examples: Unp	pecific information t them, including whilready filed the return the tax years t due or lump sum ali specific information	imony, spousal s		State: Local: ance, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family suppor Examples: Past ✓ No Yes. Give s Other amount Examples: Unp Soc ✓ No	specific information t them, including whalready filed the return the tax years t due or lump sum ali specific information s someone owes you aid wages, disability is al Security benefits; u	imony, spousal s	ents, disability benefits, sick pa	State: Local: ance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past No Yes. Give s Other amount Examples: Unp Soc	specific information t them, including whalready filed the return the tax years t due or lump sum ali specific information s someone owes you aid wages, disability is al Security benefits; u	imony, spousal s	ents, disability benefits, sick pa	State: Local: ance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 17 of 70

Deb	tor 1 Dahnsh	iel	S	Hobson	Case number (if known)	
	First Nar	me	Middle Name	Last Name		
31.	Interests in Examples:			alth savings account (HSA); credit,	homeowner's, or renter's insurance	
			ırance company list its value	Company name:	Beneficiary:	Surrender or refund value:
32.	If you are the	ne beneficiar	ty that is due you from y of a living trust, expect pone has died.		cy, or are currently entitled to receive	_
	✓ No Yes. Do	escribe				
33.				you have filed a lawsuit or made irance claims, or rights to sue	a demand for payment	
	✓ No Yes. Do	escribe				
34.	Other cont		unliquidated claims of	every nature, including counter	claims of the debtor and rights	
	✓ No Yes. Do	escribe				
35.	Any financ	ial assets y	ou did not already list			
	✓ No Yes. Do	escribe				
36.			•	n Part 4, including any entries f		\$375.00
Part	5: Descr	ribe Anv B	usiness-Related Pro	perty You Own or Have an l	nterest In. List any real estate in Pa	rt 1.
37.				terest in any business-related p		
	-	to Part 6.	ny logal di oquitable in	parameter parameter parameter p	(Applity)	Current value of the portion you own?
	Yes. G	o to line 38.				Do not deduct secured claims or exemptions
38.	Accounts	receivable	or commissions you alre	eady earned		, o.
	✓ No Yes. Do	escribe				
39.	Examples:	-	nishings, and supplies ated computers, software	, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ctronic devices
	✓ No Yes. Do	escribe				
1						

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 18 of 70

Debt	tor 1 Dahnshiel	S	Hobson	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, equip	ment, supplies you u	se in business, and tools of yo	ur trade	
	✓ No				
	Yes. Describe				
41.	Inventory				
	.∡ No				
	Yes. Describe				1
	Tes. Describe				
					1
42.	Interests in partnerships of	or joint ventures			
	✓ No				
		١	lame of entity:	% of ownership:	
	Yes. Give specific information about				
	them	=			-
		_			
43 (Customer lists, mailing lists	_ or other compilatio	ine		-
70.	_	s, or other compliance			
	✓ No				
	Yes. Do your lists include	de personally identifiable	e information (as defined in 11 U	J.S.C. § 101(41A))?	
	☐ No				
	Yes. Describe				
	Tes. Describe				
44.	Any business-related prop	perty you did not alrea	ady list	<u> </u>	
	— N.		•		
	✓ No	_			<u> </u>
	Yes. Give specific information				
	intomiation	-			
		_			
		_			
		_			
		_			<u> </u>
45. A	dd the dollar value of all of	your entries from Pa	rt 5, including any entries for	pages you have attached	
_	Deceribe Any Ferm	and Commonsial	Fishing Palated Property	Var. Our and lave and interest in	
Part	If you own or have an inter			You Own or Have an Interest In.	
	,				
46.	Do you own or have any le	egal or equitable inte	rest in any farm- or commerci	al fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, poultry	y, farm-raised fish			
	✓ No				
	Yes. Describe				

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 19 of 70

Debte	or 1 Dahnshiel First Name	S Middle Name	Hobson Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	No Yes. Describe				
49.	Farm and fishing equi	pment, implements, machinery, fixt	ures, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	blies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	ercial fishing-related property you di	d not already list		
	✓ No				
	Yes. Describe				
		all of your entries from Part 6, includer here	ing any entries for page	s you have attached	
Part 7	Describe All Pro	operty You Own or Have an Inte	rest in That You Did	Not List Above	
		pperty of any kind you did not alread ts, country club membership	y list?		
	No No	io, country dus monsoromp			
	Yes. Give specific				
	information				
					·
54. Ac	dd the dollar value of a	all of your entries from Part 7. Write	that number here		<u> </u>
Part 8	List the Totals of	of Each Part of this Form			
55. P	art 1: Total real estate	e, line 2		>	
56. p	art 2 total vehicles, lii	ne 5	\$9750.00	_	
57. P a	art 3: Total personal a	nd household items, line 15	\$975.00	_	
58. P a	art 4: Total financial a	ssets, line 36	\$375.00	_	
59. P	art 5: Total business-ı	related property, line 45		_	
60. P	art 6: Total farm- and	fishing-related property, line 52		_	
61. P	art 7: Total other prop	perty not listed, line 54		_	
62. T	otal personal property	Add lines 56 through 61	***************************************	— Copy personal property total ▶	+ \$11100.00
					\$11100.00
63. T c	otal of all property on	Schedule A/B. Add line 55 + line 62			Ψ11100.00

		Case 17-19456	Doc 1 Filed 0 Docu		5/28/17 13:07:02 70	Desc Main
Fill i	in this inforr	nation to identify your case:				
Deb	otor 1	Dahnshiel First Name	S Middle Name	Hobson Last Name		
	otor 2 use, if filing)	First Name	Middle Name	Last Name		
Unit	ted States B	ankruptcy Court for the: No	orthern D	vistrict of Illinois (State)		
Cas (If kn	e number own)			(Giate)		
Of	ficial	Form 106C			1	Check if this is an amended filing
Sc	hedule	C: The Proper	ty You Claim a	s Exempt		04/16
addi For stat the tax- und you	each iten e a specif amount o exempt re er a law t r exempti t1: Iden Which set You a For any pr	res, write your name and of property you claim is collar amount as exert any applicable statuto etirement funds—may be that limits the exemption on would be limited to the tify the Property You Claim of exemptions are you claim re claiming state and feder are claiming federal exemptions or Schedule to perty you list on Schedule to the property you list you shall you will be property you list you shall you will y	case number (if known as exempt, you must sompt. Alternatively, you ry limit. Some exempt a to a particular dollar and to a particular dollar he applicable statutor aim as Exempt all nonbankruptcy exemptions. 11 U.S.C. § 522(b)(in A/B that you claim as exempt and the exempt all nonbankruptcy exemptions.	specify the amount of the equipment of the equipment of the equipment of the equipment of the equipment. However, if you clamount and the value of the equipment of the equipmen	exemption you claim. (arket value of the propealth aids, rights to recaim an exemption of 1 he property is determine	perty being exempted up to ceive certain benefits, and
		ription of the property and hedule A/B that lists this	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption yo Check only one box for each e	_	fic laws that allow exemption
	Brief description Bedro	ı: oom Set	\$500.00	✓ \$0		735 ILCS 5/12-1001(b)

06

11

Line from

Brief

Schedule A/B:

Used Clothing

description:

Line from

Schedule A/B:

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

\$225.00

✓

☐ No

Yes

100% of fair market value, up to any

\$225.00

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

735 ILCS 5/12-1001(a)

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 21 of 70

Debtor 1 Dahnshiel S Hobson Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$250.00 description: **✓** \$250.00 Misc. Electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$25.00 description: **✓** \$25.00 Cash on Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 735 ILCS 5/12-1001(b) Brief \$350.00 description: **✓** \$350.00 Checking account, 100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) \$0.00 description: **✓** \$0 Savings account, Chase 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B:

100% of fair market value, up to any

applicable statutory limit

\$9,750.00

Brief

description:

Line from Schedule A/B:

Hyundai Elantra, 2015,

2015 Hyundai Elantra

03

735 ILCS 5/12-1001(c); 735 ILCS

5/12-1001(b)

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 22 of 70

Fill in	this infor	nation to identify your cas	se:				
Debto	vr 1	Dobnobiol	S	Hobson			
Depic	71 1	Dahnshiel First Name	Middle Name	Last Name			
Debto	or 2						
(Spous	e, if filing)	First Name	Middle Name	Last Name			
United	d States B	ankruptcy Court for the:	Northern	District of Illinois			
Cooo	number			(State)			
(If know							
		Form 106D			•		Check if this is an amended filing
Scl	hedu	le D: Credito	ors Who Hav	re Claims Secure	ed by Prop	erty	12/15
				are filing together, both are equa			
	-	needed, copy the Additio number (if known).	nal Page, fill it out, numl	ber the entries, and attach it to t	his form. On the top	of any additiona	al pages, write your
		, ,	ecured by your property	ı?			
·· ·	-			, . ith your other schedules. You hav	e nothing else to rep	ort on this form	
L	-	Fill in all of the information		, sai saio solicados. Tou lav	5	5. t 5.1 ti iio 101111.	
			I DGIUVV.				
Part	1: List	All Secured Claims					
2.			or has more than one secu		Column A	Column B	Column C
	•	•	•	cular claim, list the other creditors rder according to the creditor's	Amount of claim Do not deduct the	Value of collateral	Unsecured portion
	name.	, ,	·	Ü	value of collateral.	that supports	•
						this claim	
2.1	OVERLN Creditor's	ID BOND Name	Describe the property t	that secures the claim:	\$14,862.00	\$9,750.00	\$5,112.00
	4701 W	FULLERTON	2015 Hyundai Elantra				
	Numb	er Street		the claim is: Check all that apply.			
			Contingent				
	CHICAG	O IL 60639 State ZIP Code	Unliquidated				
	,	es the debt? Check one.	Disputed				
	✓ Deb	tor 1 only	Nature of lien. Check all	that apply.			
		tor 2 only	An agreement you m car loan)	nade (such as mortgage or secured			
		tor 1 and Debtor 2 only		as tax lien, mechanic's lien)			
		east one of the debtors another	Judgment lien from	a lawsuit			
		ck if this claim relates	Other (including a rig				
	to a	community debt bt was 2/2017					
	incurred		Last 4 digits of accoun	t number7774			
2.2	TEMPO		Describe the property t	that secures the claim:	\$1,100.00	\$500.00	\$600.00
	Creditor's 1750 El	Name m St, Suite 1200	Bedroom Set Value: \$50				
	Numb			the claim is: Check all that apply.			
		_	Contingent				
	Manche		Unliquidated				
	City Who ow	State ZIP Code es the debt? Check one.	Disputed				
	✓ Deb	tor 1 only	Nature of lien. Check all	that apply.			
	Deb	tor 2 only		nade (such as mortgage or secured			
	Deb	tor 1 and Debtor 2 only	car loan)	on tay lian machaniala lian)			
		east one of the debtors		as tax lien, mechanic's lien)			
	_	another ck if this claim relates	Judgment lien from				
	to a	community debt	Other (including a rig	INI TO OTISET)			
	Date de incurred		Last 4 digits of accoun	t number			
			our entries in Column A	on this page. Write that number	\$15,962.00		
		here:					

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 23 of 70

First Name Middle Name Last Name Additional Page Column A	Column B Value of collateral	Column C Unsecured
Part:1	Value of collateral	Unsecured
After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. Amount of claim Do not deduct the value of collateral.	that supports this claim	If any
City of Chicago - Dep't of Revenue Creditor's Name PO Box 88292 Number Street Hyundai Elantra Value: \$9,750.00	\$9,750.00	\$0.00
Add the dollar value of your entries in Column A on this page. Write that number here: \$8,700.00		
If this is the last page of your form, add the dollar value totals from all pages. Write that number here: \$24,662.00		

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 24 of 70

Debtor 1 Dahnshiel S Hobson Case number (if known) Middle Name First Name Last Name List Others to Be Notified for a Debt That You Already Listed Part 2: Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page. On which line in Part 1 did you enter the creditor? 1 Chatham Furniture 2.2 Name 7001 S Ashland Ave Last 4 digits of account number Number Street Illinois 60636 Chicago City State Zip Code On which line in Part 1 did you enter the creditor? HARRIS & HARRIS LTD 2.3 Name 111 W JACKSON BLVD S-400 Last 4 digits of account number __ Number Street CHICAGO Illinois 60604 State Zip Code City On which line in Part 1 did you enter the creditor? Illinois Secretary of State Name 2701 S Dirksen Pkwy Last 4 digits of account number ___ Number Street

Springfield City Illinois

State

62723

Zip Code

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 25 of 70

Fill in th	is information to identify your o	case:			
Debtor	1 Dahnshiel	S	Hobson		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, i	ffiling) First Name	Middle Name	Last Name		
United S	States Bankruptcy Court for the:	Northern	District of Illinois		
Case nu	ımher		(State)		
(If known)					
Offic	ial Form 106E/F				Check if this is an amended filing
		ditoro Who	Hava Ilbaaa	urad Claima	
<u> </u>	edule E/F: Cre	altors willo	nave unsect	ured Claims	12/1
other pa Form 10 claims t the entr known).	rty to any executory contract 6A/B) and on Schedule G: Exe hat are listed in Schedule D: (les in the boxes on the left. A	s or unexpired leases tha ecutory Contracts and Un Creditors Who Hold Claim ttach the Continuation Pa	nt could result in a claim. Als nexpired Leases (Official Forms ns Secured by Property. If mo	so list executory contracts of m 106G). Do not include an ore space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Part 1:	List All of Your PRIORIT	Y Unsecured Claims			
1. Do	any creditors have priority u	nsecured claims against y	you?		
✓	No. Go to Part 2.				
	Yes.				
list		is. If a claim has both prior	ity and nonpriority amounts, li	st that claim here and show b	rately for each claim. For each claim oth priority and nonpriority amounts.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 26 of 70

Debte	or 1		S Middle Name	Hobson Last Name	Case number (if known)	
Part :	2.	List All of Your NONPRIOR				
3. [[4. L	Do a	any creditors have nonpriority u No. You have nothing to report Yes. all of your nonpriority unsecure	insecured claims agains in this part. Submit this ed claims in the alphabe	st you? form to the	e court with your other schedules. If of the creditor who holds each claim. If a creditor has more	
- 1	f m	·	-		isted, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	
						Total claim
4.1		D ASTRA RECOVERY SERV onpriority Creditor's Name			Last 4 digits of account number3547	\$481.00
	73	330 W 33RD ST N STE 118			When was the debt incurred? 7/2015	
	Νι	umber Street			As of the date you file, the claim is: Check all that apply.	
		IOUITA Karana	07005		Contingent	
	Ci	ICHITA Kansas ty State	67205 Zip Code		Unliquidated	
		ho incurred the debt? Check on	•		Disputed	
	~	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
		Debtor 2 only			Student loans	
		Debtor 1 and Debtor 2 only			Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	F	At least one of the debtors and Check if this claim relates to			Debts to pension or profit-sharing plans, and other similar	
	L Is	the claim subject to offset?	a community debt		debts 001 Collection; Collecting for	
	V	a			ORIGINAL CREDITOR: SPEEDY Other. Specify CASH 181	
	F	Yes			Other. Specify Onor 101	
4.2	CF	REDIT PROTECTION ASSO			Last 4 de la companya	\$566.00
	No	onpriority Creditor's Name			Last 4 digits of account number 4308 When was the debt incurred? 1/2015	
	_	355 NOEL RD SUITE 2100 umber Street				
					As of the date you file, the claim is: Check all that apply.	
	DA	ALLAS Texas	75240		Contingent	
	Ci	•	Zip Code		Unliquidated	
	V	ho incurred the debt? Check on Debtor 1 only	e.		Disputed Town of NONDRIGHTY was a sound a lating	
	Ē	Debtor 2 only			Type of NONPRIORITY unsecured claim: Student loans	
	F	Debtor 1 and Debtor 2 only				
	F	At least one of the debtors and	another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	F	Check if this claim relates to	a community debt		Debts to pension or profit-sharing plans, and other similar debts	
	ls	the claim subject to offset?			001 Collection; Collecting for	
	✓	No			ORIGINAL CREDITOR: PEOPLES Other. Specify GAS LIGHT COKE CO	
		Yes				
4.3		ASTERN ACCOUNT SYSTEM			Last 4 digits of account number 0708	\$78.00
		onpriority Creditor's Name 04 FEDERAL ROAD			When was the debt incurred? 7/2016	
	_	umber Street			As of the date you file, the claim is: Check all that apply.	
	_				Contingent	
	_	ROOKFIELD Connec			Unliquidated	
	Ci W	ty State The incurred the debt? Check on	Zip Code		Disputed	
	V	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Г	Debtor 2 only			Student loans	
	F	Debtor 1 and Debtor 2 only			Obligations arising out of a separation agreement or	
	Ē	At least one of the debtors and	another		divorce that you did not report as priority claims	
	Ē	Check if this claim relates to	a community debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is	the claim subject to offset?			001 Collection; Collecting for ORIGINAL CREDITOR: TOTAL	
	Ľ	No No			Other. Specify MERCHANT SERVICES INC	
		Yes				

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 27 of 70

Debtor 1 Dahnshiel S Hobson Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Sprint \$950.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 219554 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 64121 Missouri City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt ✓ Other. Specify ____ Phone Bill Is the claim subject to offset? **✓** No Yes US Cellular \$700.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? Dept 0205 n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Palatine Illinois 60055 Disputed City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify ___ Phone Bill

Is the claim subject to offset?

✓ No Yes Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 28 of 70

Debtor 1 Dahnshiel S Hobson Case number (if known)
First Name Middle Name Last Name

THISTING	ne wildde warie Last warie			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	tatistical reporting purposes	s only
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	oe. Total. Add illies od tillougii od.	oe.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$2,775.00	
	that amount here.	vi.		
	6j. Total. Add lines 6f through 6i.	6j.	\$2,775.00	

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 29 of 70

Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Dahnshiel	S	Hobson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number	-		(=====)	

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or compar	ny with whom you have	the contract or lease	State what the contract or lease is for
2.1 Chicago Housing A	uthority		Residential Lease,
Name			Debtor is Lessee,
			Monthly Residential Lease
60 E Van Buren St	#12		
Number	Street		
Chicago	Illinois	60605	
City	State	Zip Code	

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 30 of 70

Fill in this infor	mation to identify you	case:		
Debtor 1	Dahnshiel	S	Hobson	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States F	Bankruptcy Court for the		District of Illinois	
	candidately count for the	o. Ivolution	(State)	
Case number (If known)				
				Check if this is an
Otticial	Corps 1061	I		amended filing
Oniciai	Form 106H	<u> </u> -		
Schedul	e H: Your Co	debtors		12/15
No Yes Within the	e last 8 years, have yo			debtor.) Sommunity property states and territories include Arizona, California,
	Go to line 3.			
_ _		mer spouse, or legal equiva	alent live with you at the time	9?
	No Yes. In which commu	nity state or territory did yo	u live?	Fill in the name and current address of that person.
	Name of your spouse	e, former spouse, or legal equ	ivalent	<u> </u>
	Number Street			<u> </u>
	City	State	Zip Code	_
again as	a codebtor only if tha	t person is a guarantor or o	osigner. Make sure you ha	our spouse is filing with you. List the person shown in line 2 we listed the creditor on Schedule D (Official Form 106D), ule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 31 of 70

Fill in this information to identif	y your case:						
Debtor 1 Dahnshiel First Name Debtor 2	S Middle Name	Hobso Last N				eck if this is:	
(Spouse, if filing) First Name	Middle Name	Last N	lame			An amended filing	
United States Bankruptcy Court for the: Case number	r <u>Northern</u>	District of IIII (S	inois State)			A supplement showing post expenses as of the following	
(If known)						MM / DD / YYYY	
Official Form 106I							
Schedule I: Your I	ncome						12/15
information about your spouse spouse. If more space is neede number (if known). Answer ever Part 1: Describe Employment	ed, attach a separate she ery question.	•		_	• .		•
Fill in your employment information.		Debtor 1	I			Debtor 2	
If you have more than one job, attach a separate page with information about additional employers.	Employment status Occupation	Emplo	oyed mployed			Employed Not Employed	
Include part time, seasonal, or self-employed work.	Employer's name	AltaStaff, L	LLC				
Occupation may include student or homemaker, if it applies.	Employer's address	19 S La Si Number Sti	alle St Ste 8 reet	300		Number Street	
		Chicago City	Illin Sta		60603 Zip Code	City State	e Zip Code
	How long employed there?	1 month		_			
Part 2: Give Details About	Monthly Income						
Estimate monthly income as o spouse unless you are separated If you or your non-filing spouse hamore space, attach a separate shape of the space of	we more than one employer				mployers fo	or that person on the lines be	
List monthly gross wages, so deductions.) If not paid month be.	• .		2.		\$1,170.00	non-filing spouse	
3. Estimate and list monthly ov	ertime pay.		3		+ \$0.00		
4. Calculate gross income. Add	l line 2 + line 3.		4.		\$1,170.00		

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 32 of 70

Debtor	1Dahnshiel	S Middle Negar	Hobson	Case number	er <i>(if</i>	
	First Name	Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Сору	line 4 here		→ 4.	\$1,170.00		
5. List a	all payroll ded					
5a. 1	Гах, Medicare,	and Social Security deductions	5a.	\$119.77		
5b. I	Mandatory cor	ntributions for retirement plans	5b.	\$0.00		
5c. \	oluntary cont	ributions for retirement plans	5c.	\$0.00		
5d. i	Required repay	yments of retirement fund loans	5d.	\$0.00		
5e. I	nsurance		5e.	\$0.00		
5f. D	Oomestic supp	ort obligations	5f.	\$0.00		
5g. l	Union dues		5g.	\$0.00		
5h. (Other deduction	ons. Specify:	5h	+ \$0.00	+	
6. Add 1+5h.	the payroll ded	ductions. Add lines 5a + 5b + 5c + 5d + 5e +	-5f + 5g 6.	\$119.77		
7. Calc	ulate total mo	nthly take-home pay. Subtract line 6 from line	ne 4. 7.	\$1,050.23		
8. List a	all other incon	ne regularly received:				
t	ousiness, profe	m rental property and from operating a ession, or farm				
Ç		ent for each property and business showing ordinary and necessary business expenses, ar y net income.	nd 8a.	\$0.00		
8b. I	Interest and di	vidends	8b.	\$0.00		
	Family support dependent reg	payments that you, a non-filing spouse, oularly receive	ra			
		, spousal support, child support, maintenanc int, and property settlement.	e, 8c.	\$240.00		
8d. l	Unemployment	t compensation	8d.	\$350.00		
8e. S	Social Security	,	8e.	\$660.00		
Ir c u h S	nclude cash ass cash assistance inder the Supple lousing subsidie Specify:	ent assistance that you regularly receive sistance and the value (if known) of any non- that you receive, such as food stamps (benef emental Nutrition Assistance Program) or es e Programs Income	its 8f.	\$286.00		
_		irement income	8g.	\$0.00		
8h. (Other monthly	income. Specify: Pro-rated Tax Refund	8h	+ \$341.00 -	+	
		ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	g + 8h. 9.	\$1,877.00		
		r income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing	10. spouse	\$2,927.23	+ =	\$2,927.23
Inclu friend	ude contribution ds or relatives.	gular contributions to the expenses that y as from an unmarried partner, members of you amounts already included in lines 2-10 or am	ur household, you	ur dependents, your room		
Spec	cify:				11.	+ \$0.00
		n the last column of line 10 to the amount				\$2,927.23
vvrite	e urat arnount o	n the Summary of Schedules and Statistical S	оиннату от Сепа.	н старшиез апо негатео D	аіа, іі іі аррііеѕ	Combined monthly income
	you expect an	increase or decrease within the year afte	r you file this for	rm?		monthly income
	Yes. Explain:					

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main

		Docu	iment Page 33 of 7	0	
Fill in this infor	mation to identify you	r case:			
Debtor 1	Dahnshiel First Name	S Middle Name	Hobson Last Name		
Debtor 2	First Name	iviladie Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	
	ankruptcy Court for th	e: Northern [District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)	-			MM / DD / YYY	Y
Official	Form 106J				
Schedul	e J: Your Ex	penses			12/15
information. If	-		re filing together, both are equal form. On the top of any addition		
Part 1: Desc	cribe Your Househ	nold			
1. Is this a join	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live in a	separate household?			
	No				
	Yes. Debtor 2 must	file Official Forms 106J-2, Exper	ses for Separate Household of Deb	tor 2.	
2. Do you have	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	7 years	No.
					Yes.
	enses include f people other	No			
yourself and dependents	-	Yes			
Part 2: Estir	mate Your Ongoin	g Monthly Expenses			
	of a date after the bar		rou are using this form as a supp plemental Schedule J, check th		
	•	n-cash government assistance d it on Sc <i>hedule I: Your Incom</i> e	-		Your expenses
	or home ownership or the ground or lot. 4.	expenses for your residence. In	clude first mortgage payments and		\$52.00

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

If not included in line 4: 4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 34 of 70

Debtor 1 Dahnshiel S Hobson Case number (if known)
First Name Middle Name Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$275.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$215.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$600.00
8. Childcare and children's education costs	8.	\$140.00
9. Clothing, laundry, and dry cleaning	9.	\$125.00
10. Personal care products and services	10.	\$120.00
11. Medical and dental expenses	11.	\$63.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$345.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$167.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		*
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20b 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues		
200. Tollisonius, o accoulator of contaminatin data	20e	\$0.00

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 35 of 70

Debtor 1 Dah		S	Hobson	Case number (if known)		
First	Name	Middle Name	Last Name			
21. Other. Sp	ecify: Child Support				21	\$240.00
	your monthly expenses.					\$2,342.00
	nes 4 through 21.					\$0.00
	line 22 (monthly expenses		\$2,342.00			
22c. Add I	ne 22a and 22b. The result	t is your monthly exp	penses.		22.	
23. Calculate	your monthly net income).				
23a. Copy	line 12 (your combined mo	onthly income) from	Schedule I.		23a	\$2,927.23
23b. Copy	your monthly expenses fro	om line 22 above.			23b	\$2,342.00
23c. Subtr	act your monthly expenses	from your monthly	income.			\$585.23
The	esult is your monthly net in	come.			23c	
			loan within the year or do yomodification to the terms of			
	Explain Horo.					

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 36 of 70

Fill in this information to identify your case:							
Debtor 1	Dahnshiel	S	Hobson				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name	_			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number			(4,				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and						
•	•	×						
~	/s/ Dahnshiel Hobson							
	Signature of Debtor 1	Signature of Debtor 2						
	Date 6/28/2017	Date						
	MM/DD/YYYY	MM/DD/YYYY						

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 37 of 70

Fill in	n this info	rmation to identify your o	ase:					
Debt	or 1	Dahnshiel First Name	S Middle N	Hobson lame Last Na		-		
Debt (Spou	or 2 se, if filing)	First Name	Middle N	lame Last Na	me	_		
Unite	ed States	Bankruptcy Court for the:	Northern	District of Illin		_		
Case (If kno	number wn)			(St	ate)	-		
Off	ficial	Form 107						Check if this is a amended filing
		ent of Financia	l Affairs f	or Individuals	Filing fo	r Bankru	ptcv	04/1
Be as	s comple mation.	ete and accurate as po If more space is neede lown). Answer every q	ssible. If two ma	arried people are filing	together, bo	th are equally i	responsible for s	
Part	1: Give	e Details About Your	Marital Status	and Where You Live	d Before			
1.	What is	your current marital sta	ntus?					
	✓ Married✓ Not married							
2.	During	the last 3 years, have yo	u lived anywhere	other than where you	live now?			
	✓ No	s. List all of the places yo	ou lived in the last	3 years. Do not include	where you live	now.		
	De	btor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same	as Debtor 1		Same as Debtor 1
	Nu	mber Street		From To	Number St	reet		From To
	Cit	y State	Zip Code		City	State	Zip Code	
					Same as Debtor 1			Same as Debtor 1
	Nu	mber Street		From	Number St	reet		From To
	Cit	y State	Zip Code		City	State	Zip Code	
	and territo	ne last 8 years, did you e pries include Arizona, Califo Make sure you fill out So	ornia, Idaho, Louis	iana, Nevada, New Mexico	o, Puerto Rico, 1			

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 38 of 70

Debt	or 1	Dahnshiel S	Hobsor		number (if known)	
		•	e Name Last Na	me		
Part	2:	Explain the Sources of Your Inc	come			
4.	Filli	you have any income from employm in the total amount of income you receivities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all busi	inesses, including part-time		ears?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$10303.00	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$10414.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2015) YYYY	✓ Wages, commissions, bonuses, tips☐ Operating a business	\$5000.00	Wages, commissions, bonuses, tips Operating a business	
 	nclu oubl iling	you receive any other income during ude income regardless of whether that in it benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples come; interest; dividends; m you received together, list it	of other income are alimony oney collected from lawsuit only once under Debtor 1.	s; royalties; and gambling and I	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
			Est. YTD SSI	\$3,300.00		
		rom January 1 of current year until he date you filed for bankruptcy:	Est. YTD Child Support Income	\$480.00		
			Est. YTD Unemployment	\$350.00		
	_	or last calendar year:	Est. SSI	\$7,920.00		
		January 1 to December 31, 2016) YYYYY	Est. Child Support Income	\$700.00		
		for the calendar year before that: January 1 to December 31, 2015) YYYYY	Est. SSI	\$7,920.00		

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 39 of 70

Debtor 1 Dahnshiel Hobson Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 40 of 70

or 1 Dahnshiel		S	Hobs	son	Case number	(if known)
First Name		Middle Name	Last	Name		
corporations of which agent, including one for such as child support	elatives; any ge you are an offi or a business y	eneral partners; icer, director, pe	relatives of any gerson in control, c	eneral partners; partr or owner of 20% or	nerships of which y more of their voting	who was an insider? You are a general partner; If securities; and any managing You domestic support obligations,
✓ No		-:				
Yes. List all payn	nents to an ins	siaer.	Dalas	Table	A	Barrer faultin and and
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name						
Number Street						
City	State Z	Zip Code				
Insider's Name						
Normalia au Otura at						
Number Street						
City	State Z	Zip Code				
insider? Include payments on c No Yes. List all paym	lebts guarante	ed or cosigned	by an insider.	Total amount paid	Amount you still owe	n account of a debt that benefited an Reason for this payment Include creditor's name
Insider's Name						
Number Street						
City	State Z	Zip Code				
Insider's Name						
Number Street						
Citv	State Z	Zip Code				

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 41 of 70

Debtor 1 Dahnshiel Hobson Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed.

City

State

Zip Code

Property was garnished.

Property was attached, seized, or levied.

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 42 of 70

Debt	or 1	Dahnshiel	S	Hobson	Case number (if kno	wn)	
		First Name	Middle Name	Last Name			
11.		hin 90 days before you fi counts or refuse to make		d any creditor, including a b ou owed a debt?	ank or financial institutio	n, set off any amou	ints from your
	V	No					
	H	Yes. Fill in the details.					
	Ш	res. i ili ili ule detalis.					
				Describe the action the	e creditor took	Date action was taken	Amount
		Creditor's Name		-			
		Number Street		_			
		Number Street					
				Last 4 digits of account	number: XXXX-		
		City State	Zip Code	-			
		Oily Oldio	2.p 0000				
12.		nin 1 year before you file ointed receiver, a custo		any of your property in the al?	possession of an assignee	for the benefit of o	creditors, a court-
		No					
	Ш	Yes					
D	_	List Cartain Cifts and	l Cantributions				
Part	5 :	List Certain Gifts and	Continuations				
13.	Wit	thin 2 years before you f	iled for bankruptcy, di	d you give any gifts with a to	otal value of more than \$6	600 per person?	
		_					
	✓	No					
		Yes. Fill in the details for	or each gift.				
		Gifts with a total value per person	of more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Ga	eve the Gift	-			
		T CISON TO WHIOM TOU GE	ive the diff				
				-			
		Number Ctreet		_			
		Number Street					
		City State	Zip Code	-			
			•				
		Person's relationship to y	ou				
		Person to Whom You Ga	ave the Gift	_			
				_			
		Number Street		-			
		City State	Zip Code	_			
		Person's relationship to y					
		. 5.5011 5 Totation Strip to y	-04				

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 43 of 70

Debt		Dahnshiel	S	Hobson	Case number (if know	n)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed f	or bankruptev, did	you give any gifts or contrib	outions with a total value o	of more than \$600	to any charity?
			or bankruptoy, ara	you give any give or contin	outions with a total value (, more than \$600	to any onanty.
		No					
		Yes. Fill in the details for each		on.			
		Gifts or contributions to ch that total more than \$600	arities	Describe what you con	tributed	Date you contributed	Value
		that total more than \$000				Contributed	
		01 11 11		<u>-</u>			
		Charity's Name					
				-			
		Number Street		-			
		City State	Zip Code				
Dowt	G.	List Certain Losses					
Part	0:	List Cei taili Lusses					
15.	Witl	hin 1 year before you filed fo	r bankruptcy or sir	nce you filed for bankruptcy.	did you lose anything bec	ause of theft, fire.	other disaster. or
		nbling?			, ,	, ,	, ,
	V	No					
	Ħ	Yes. Fill in the details.					
	ш	Describe the property you I	oot and	Describe any insurance	a coverage for the less	Date of your	Value of property
		how the loss occurred	ost and	Include the amount that		loss	lost
				pending insurance claims	s on line 33 of Schedule		
				A/B: Property.			
Part	7:	List Certain Payments or	Transfers				
		ut seeking bankruptcy or proude any attorneys, bankruptcy No Yes. Fill in the details.			or services required in your ba	ankruptcy.	
	⊻	res. i ili ili trie details.				_	
				Description and value o transferred	f any property	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		Attorney's Fee - 350.00		6/28/2017	\$350.00
		Person Who Was Paid		Attorney 3 ree - 330.00		0/20/2011	4000.00
		11101 S. Western Avenue					
		Number Street					
		Chicago Illinois	60643				
		City State	Zip Code				
		Email or website address					
		Dorgon Who Made the Dover	ant if Not Vou				
		Person Who Made the Payme	ent, if NOT YOU				
		Person Who Was Paid					<u> </u>
		Name of Oliver					
		Number Street					
		City State	Zip Code				
		Email or website address					
		Person Who Made the Payme	at Mat War	.			

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 44 of 70

Dahnshiel	S	Hobson	Case n	iumber <i>(if known)</i>			
First Name	Middle Name	Last Name					
p you deal with your cre	ditors or to make paym	ents to your creditors?	ur behalf p	oay or transfer	any property to a	anyone	who promised to
No Yes. Fill in the details.							
		Description and value of a transferred	ny property		Date payment or transfer was made	Amou	unt of payment
Person Who Was Paid							
Number Street							
City State	Zip Code						
lude both outright transfers d transfers that you have all No	and transfers made as s	security (such as the granting of a	security into	erest or mortga(ge on your proper	ty). Do r	not include gifts
res. I il il il de details.		Description and value of programs of transferred	roperty			oaid	Date transfer was made
Person Who Received Tr	ansfer						
Number Street							
,	'						
Person Who Received Tr	ansfer						
Number Street							
•	'						
neficiary?		d you transfer any property to a	ı self-settle	ed trust or simi	lar device of wh	ich you	are a
No Yes. Fill in the details.							
•		Description and value of	the propert	ty transferred			Date transfer was made
Name of trust							
	thin 1 year before you file Ip you deal with your cree on the include any payment of the include both owners of your clude both outright transfers of transfers that you have all the ordinary course of your clude both outright transfers of transfers that you have all the person Who Received Transfers that you have all transfers that you have	thin 1 year before you filed for bankruptcy, did y lp you deal with your creditors or to make paym on the include any payment or transfer that you listed. No Yes. Fill in the details. Person Who Was Paid Number Street City State Zip Code thin 2 years before you filed for bankruptcy, did to ordinary course of your business or financial a clude both outright transfers and transfers made as a did transfers that you have already listed on this stater. No Yes. Fill in the details. Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you thin 10 years before you filed for bankruptcy, did neficiary? nese are often called asset-protection devices.) No Yes. Fill in the details.	thin 1 year before you filed for bankruptcy, did you or anyone else acting on yo by you deal with your creditors or to make payments to your creditors? not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Description and value of an transferred Person Who Was Paid Number Street City State Zip Code thin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise tree ordinary course of your business or financial affairs? No Yes. Fill in the details. Description and value of an transferred as security (such as the granting of a did transfers that you have already listed on this statement. No Yes. Fill in the details. Description and value of property of transferred as a security (such as the granting of a did transfers that you have already listed on this statement. No Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you thin 10 years before you filed for bankruptcy, did you transfer any property to a neficiary? nese are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property	thin 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf p p you deal with your creditors or to make payments to your creditors? not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Description and value of any property transferred Person Who Was Paid Number Street City State Zip Code thin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any experiency course of your business or financial affairs? Judge both outright transfers and transfers made as security (such as the granting of a security int d transfers that you have already listed on this statement. No Yes. Fill in the details. Description and value of property transferred Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you filed for bankruptcy, did you transfer any property to a self-settle neficiary? nese are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property thin 10 years before you filed for bankruptcy, did you transfer any property to a self-settle neficiary? nese are often called asset-protection devices.) No Yes. Fill in the details.	thin 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer to you deal with your creditors or to make payments to your creditors? not include any payment or transfer that you listed on line 16. No Yes, Fill in the details. Description and value of any property transferred Person Who Was Paid Number Street City State Zip Code thin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to an exidence of transfers that you have already listed on this statement. No Yes, Fill in the details. Description and value of property Description and value of property Interest or mortgated transfers and as a security (such as the granting of a security interest or mortgated transfers that you have already listed on this statement. Description and value of property Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you thin 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or siminefician? Less are often called asset-protection devices.) No Yes, Fill in the details. Description and value of the property transferred	This is type a before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to be you deal with your creditors or to make payments to your creditors? No Yes. Fill in the details. Description and value of any property Date payment or transfer was made Person Who Was Paid Number Street Description and value of any property to a self-settled trust or similar device of wheelicary? Person Who Received Transfer Number Street Description and value of property Transferred Description and value of any property to anyone, other than sort of the payment or transfer was made Description and value of any property to anyone, other than sort of the payment or transfer was made Description and value of property to anyone, other than sort of the payment or transfer was made Description and value of property Transferred Description and value of property Transferred Description and value of property Describe any property or payments received or debts in exchange Description and value of property Transferred Description and value of property Transferred Description and value of property transfer any property or payments received or debts in exchange Description and value of property transfer any property or payments received or debts in exchange Description and value of property transfer any property to a self-settled trust or similar device of wheelicary? Let No years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of wheelicary? Let No years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of wheelicary? Let No years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of wheelicary? Let No years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of wheelicary? Let No years before you filed for bankruptcy, did you transfer any property to	First Name Let

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 45 of 70

Debtor 1 Dahnshiel Hobson Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 46 of 70

Debtor 1 Dahnshiel Hobson Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 47 of 70

Debt	tor 1	Dahnshiel		S	H	obson	Cas	e number <i>(ii</i>	fknown)		
		First Name		Middle Name	La	st Name	<u> </u>				
26.	Hav	e you been a part	y in any judic	ial or administ	rative proce	eding under	any environmen	ntal law? In	clude settler	nents and ord	ers.
	П	Yes. Fill in the det	tails.								
	Н				Court or ag	jency		Nature (of the case		Status of the case
		Case title									Pending
					Court Name)					On appeal
		Case number			NumberStre	eet					Concluded
		_			City	State	Zip Code				
Part	11:	Give Details Al	bout Your E	Business or C	onnections	s to Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, di	d you own a	business or	have any of the	following c	onnections t	o any busines	s?
		A member of A partner in a An officer, di	f a limited liab a partnership rector, or ma	nility company (LLC) or limit	ed liability pa	activity, either for	ull-time or p	oart-time		
		An owner of	at least 5% c	f the voting or e	equity secur	ities of a corp	ooration				
	V	No. None of the a	above applie	s. Go to Part 12	<u>.</u>						
	Ħ	Yes. Check all tha				ow for each b	ousiness.				
	Ч		,				re of the busine	ess			number Do not number or ITIN.
									EIN:	-	
		Business Name									
		Number Street			Name	e of account	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code					From	To	
					Desc	ribe the natu	ure of the busine	ess			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street			_				Dates busi	ness existed	
					Name	e of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Desc	ribe the natu	ure of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_	_			Dates busi	ness existed	
		City	State	Zip Code	Name	e of account	ant or bookkeep	er	From	To	

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 48 of 70

Deb	tor 1 Dahnshiel		S	Hobson	Case number (if known)
	First Name		Middle Name	Last Name	
28.	Within 2 years l creditors, or ot		r bankruptcy, did y	ou give a financial staten	ent to anyone about your business? Include all financial institutions,
	✓ No ✓ Ves Fill in t	the details below.			
	103.111111	ine details below.			
				Date issued	
	Name			MM/DD/YYYY	_
	Number 3	Street		_	
	City	State	Zip Code	_	
Pari	t 12: Sign Belo	ow .			
1	true and correct.	. I understand tha se can result in fir	t making a false sta nes up to \$250,000,	atement, concealing prop	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	•	/s/ Dahnshiel H Signature of Debto			Signature of Debtor 2
		oignature or Debto			·
		Date 6/28/2017			Date
ı	Did you attach a	dditional pages to	Your Statement o	f Financial Affairs for Indi	riduals Filing for Bankruptcy (Official Form 107)?
	√ No				
i	Yes				
ı	Did you pay or ag	gree to pay someo	ne who is not an a	ttorney to help you fill ou	bankruptcy forms?
	✓ No				
	Yes. Name of	person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 49 of 70

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern Di	Strict of Illinois			
In re	Dahnshiel S Hobson			Case No.		
	Debtor				(If known)	
				Chapter	Chapter 13	
	DISCLOSURE OF	COMPENSAT	ION OF ATTO	DRNEY F	OR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of	the petition in bankrup	tcy, or agreed to	be paid to me, for services	
	For legal services, I have agreed to ac	cept			\$4,000.00	
	Prior to the filing of this statement I h	ave received			\$350.00	
	Balance Due				\$3,650.00	
2.	The source of the compensation paid	to me was:				
	Debtor	Other (spe	cify)			
3.	The source of the compensation paid	to me is:				
	✓ Debtor	Other (spe	cify)			
4.	I have not agreed to share the ab members and associates of my la		sation with any other pe	erson unless the	y are	
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.					
5.	In return for the above-disclosed fee,	I have agreed to render	legal service for all asp	ects of the bank	ruptcy case, including:	
	 a. Analysis of the debtor's finan bankruptcy; 	cial situation, and rende	ering advice to the debt	or in determinin	g whether to file a petition in	
	b. Preparation and filing of any	petition, schedules, stat	ements of affairs and p	lan which may b	e required;	
	c. Representation of the debtor	at the meeting of credite	ors and confirmation he	earing, and any a	adjourned hearings thereof;	
	d. Representation of the debtor	in adversary proceeding	gs and other contested	bankruptcy matt	ers;	
6.	By agreement with the debtor(s), the	above-disclosed fee do	es not include the follo	wing services:		
		CERT	IFICATION			
	certify that the foregoing is a complet or(s) in this bankruptcy proceedings.	e statement of any agre	ement or arrangement f	or payment to m	ne for representation of the	
	6/28/2017		/s/ Morshe	da Hashem		
	Date		Signature	of Attorney		
			Semrad	_aw Firm		
			Name of			

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 50 of 70

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 51 of 70

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 52 of 70

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	6/28/2017	
Signed	:	
/s/ Dahi	nshiel Hobson	
		/s/ Morsheda Hashem
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

		filing fee administrative fee
+	· ·	
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 59 of 70

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Hobson, Dahnshiel S	Case No.	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICA	TION OF CREDITOR MAT	ΓRIX
Ti knowledge	he above named Debtors hereby verify the e.	at the attached list of creditors is to	rue and correct to the best of their
Date:	6/28/2017	/s/ Hobson, Dah Hobson, Dahns Signature of De	hiel S

OVERLND BOND 4701 W FULLERTON CHICAGO, IL, 60639

CREDIT PROTECTION ASSO Po Box 9035 Addison, TX, 75001

AD ASTRA RECOVERY SERV 7330 W 33RD ST N STE 118 WICHITA, KS, 67205

EASTERN ACCOUNT SYSTEM PO Box 837 Newtown, CT, 06470

TEMPOE 1750 Elm St, Suite 1200 Manchester, NH, 03104

Chatham Furniture 7001 S Ashland Ave Chicago, IL, 60636

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Illinois Secretary of State 2701 S Dirksen Pkwy Springfield, IL, 62723

US Cellular Dept 0205 Palatine, IL, 60055

Sprint P O Box 629023 El Dorado Hills, CA, 95762 Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 61 of 70

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

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- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 62 of 70

6. Advise the debtor of the need to maintain appropriate insurance.

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- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
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- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
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- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 63 of 70

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
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- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	6/28/2017		
Signed:			
/s/ Dahn Debtor(s)	shiel Hobson	/s/ Morsheda Hashem 477 Wheele Attorney for Debtor(s)	Herry

Do not sign if the fee amounts at top of this page are blank.

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 66 of 70

Debtor 1 Dahnshiel First Name	S Middle Name	Hobson	Case number (if known)	
Part 6: Answer These C	Questions for Reporting Purpos	Last Name		
^{16.} What kind of debts do you have?	16a. Are your debts primar	rily consumer debts? Could primarily for a person a perso	nal, family, or househo siness debts are debts I the operation of the b	that you incurred to obtain susiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid tha funds will be available for distribution to unsecured creditors?	□ No. t □ Yes.		after any exempt proper distribute to unsecured o	rty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49✓ 50-99✓ 100-199✓ 200-999	☐ 1,000-5,000 ☐ 5,001-10,00 ☐ 10,001-25,0	ю ј	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$50,000,001	\$10 million [] -\$50 million [] -\$100 million [] 01-\$500 million []	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below				\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	I have examined this petition, a	nd I dedare under popul	the of position the state of	
	under Chapter 7.	napter 7, I am aware that I understand the relief a	t I may proceed, if eligil available under each ch	ble, under Chapter 7, 11,12, or 13 apter, and I choose to proceed
	If no attorney represents me and out this document, I have obtain	d I did not pay or agree t	to pay someone who is	s not an attorney to help me fill
	I request relief in accordance wi	th the chapter of title 11	I, United States Code.	specified in this petition
	I understand making a false stat connection with a bankruptcy of both. 18 U.S.C. §§ 152, 1341, 1	tement, concealing prop ase can result in fines u	erty or obtaining mon	Out or proposite the feet of
	/s/ Dahnshiel Hobson Signature of Debtor 1	who for	Signature of Debtor	
- AND THE SECOND SE	Executed on 6/28/2017 MM / DD	/////	Executed on	MM / DD / YYYY

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 67 of 70

		Doo	tument Page 67	7 of 70
Fill in this infor	mation to identify your o	case:		
Debtor 1	Dahnshiel	S	Hobson	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern		
	The state of the s	HOITIGH	_ District of Illinois (State)	_
Case number (If known)				
Official	Form 106De	·C		Check if this is an
				amended filing
Declarati	on About an	Individual Debi	tor's Schedules	12/15
Part 1: Sign	341, 1519, and 3571. Below			
	y or agree to pay some	one who is NOT an attorn	ey to help you fill out bank	ruptcy forms?
✓ No				
Yes. N	ame of person		Attach Bankruptcy Pe Signature (Official Fo	etition Preparer's Notice, Declaration, and rm 119).
Under pena that they a	re true and correct. 🦙	Λ Λ	mary and schedules filed w	rith this declaration and
🗶 _/s/ Dahnsh	ilel Hobson	had the	×	
Signature of	Debtor 1		Signature o	of Debtor 2

MM/DD/YYYY

Date 6/28/2017

MM/DD/YYYY

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 68 of 70

Debtor 1	Dahnshiel	S	Hobson	Coop number as	
	First Name	Middle Name	Last Name	Case number (if known)	
28. Wit cre	thin 2 years before you ditors, or other partie	ı filed for bankruptcy, did s.	you give a financial state	ment to anyone about your business? Inc	clude all financial institutions
	Yes. Fill in the details	below.			
			Date issued		
	Name		MM/DD/YYYY	_	
	Number Street				
	City S	tate Zip Code			4
Part 12:	Sign Below	Δ.β 0000			
	kruptcy case can resu	Ilt in fines up to \$250,000,		ments, and I declare under penalty of pe erty, or obtaining money or property by to o 20 years, or both. 18 U.S.C. §§ 152, 134	
	Signature o			Signature of Debtor 2	
	Date 6/28/	2017		Date	
Did yo	ou attach additional pa	nges to Your Statement of	Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official For	m 107\2
N V				The same aprop (omoint to)	101):
	98				
Did yo	u pay or agree to pay	someone who is not an at	torney to help you fill out	bankruptcy forms?	
V No				. ,	
	es. Name of person				

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 69 of 70

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Hobson, Dahnshiel S	•
	Debtor(s)	Case No
		Chapter. Chapter13
	VERI	FICATION OF CREDITOR MATRIX
Ti knowledge	he above named Debtors hereby v e.	erify that the attached list of creditors is true and correct to the best of their
Date:	6/28/2017	/s/ Hobson, Dahnshiel S Land Ha
		Hobson, Dahnshiel S Signature of Debtor

Case 17-19456 Doc 1 Filed 06/28/17 Entered 06/28/17 13:07:02 Desc Main Document Page 70 of 70

Del	otor 1 Dahnshiel First Name	S Middle Name	Hobson	Case number (if known)				
16	and the second s		Last Name		V-199			
. 5		amily income that applies to		The state of the s	THE RESIDENCE OF THE PARTY OF T			
	16a. Fill in the state in w		Illinois					
		f people in your household.	2					
	16c. Fill in the median far household	mily income for your state and			\$66,487.00			
		ied in the separate instructions	To find a for this form. This list man	a list of applicable median income amounts, go online y also be available at the bankruptcy clerk's office.				
17.	How do the lines compa	are?	The list ma	и аво ве ауапавле ат тле валктиртсу стегк в описе.				
	17a. Line 15b is less under 11 U.S.C	7a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).						
	17b. Line 15b is mor <i>U.S.C. § 1325(l</i>	e than line 16c. On the top of	page 1 of this form, check	box 2, Disposable income is determined under 11 ble Income (Official Form 122C-2). On line 39 of that				
Part	3: Calculate Your Co	ommitment Period Under	11 U.S.C. §1325(b)(4)				
		monthly income from line 1			\$2,301.48			
19.	manufacture position divides	11 0.0.0. 9 1323(b)(4) anows	s you to deduct part of you	not filing with you, and you contend that calculating the ir spouse's income, copy the amount from line 13.				
	19a. If the marital adjustm	ent does not apply, fill in 0 on	line 19a.		-\$0.00			
	19b. Subtract line 19a fr	om line 18.			\$2,301.48			
20.	Calculate your current n	nonthly income for the year.	Follow these steps:		Ψ2,001.40			
	20a. Copy line 19b.	···· · · · · · · · · · · · · · · · · ·			\$2,301.48			
	Multiply by 12 (the ni	umber of months in a year).	1	the manager control of the second of the	x 12			
	20b. The result is your cur	rent monthly income for the ye	ar for this part of the form		\$27,617.76			
		rily income for your state and si	ize of household from line	16c.	\$66,487.00			
21.	and and compar							
	Line 20b is less than li commitment period is	ne 20c. Unless otherwise order 3 years. Go to Part 4.	red by the court, on the to	p of page 1 of this form, check box 3, The				
	Line 20b is more than 4, The commitment pe	or equal to line 20c. Unless otheriod is 5 years. Go to Part 4.	nerwise ordered by the co	urt, on the top of page 1 of this form, check box				
art 4	4: Sign Below							
	By signing here, I decla	are under penalty of perjury that	t the information on this s	tatement and in any attachments is true and correct.				
			11	and correct.				
	🗶 /s/ Dahnshiel H	obson Almed	Jungan Danmaranan X					
	Signature of Debto	r1	<i>→</i> ?	nature of Debtor 2				
	Date 6/28/2017		Dat	_				
	MM/DD/YYY	- Y	Dat	MM/DD/YYYY				
	If you checked 17a, do	NOT fill out or file Form 122C- out Form 122C-2 and file it wit	-2. th this form. On line 39 of	that form, copy your current monthly income from line 1	14			
	above.			income irom line 1	14			